

EXHIBIT A



4501 W. Greenfield Avenue
West Milwaukee, WI 53214-9820
(414) 546-7450 • (800) 556-5154
guardiancu.org

Account Statement

88 22617 1 AV 0.391 0.749 MC 397

LEE DEFALICO
9730 W BELOIT RD APT 1
MILWAUKEE, WI 53227-4249

397s

GUARDIAN CREDIT UNION

Member No.: XXXXXXX263
Statement Period: 01/01/16 to 03/31/16
Page No.: 1 of 2

ACCOUNT SUMMARY

Type	Total Balance
Savings Accounts	5.00
Checking Accounts	0.00
Certificate Accounts	0.00
Club Accounts	0.00
Loan Accounts	6,251.58

Account: 1

REGULAR SAVINGS

Trans.	Post	Transaction Description	Credit	Debit	Balance
Jan 01		Balance Forward			5.00
Mar 31		Ending Balance			5.00

Additional Account Information

Dividends Paid Year to Date 0.00

Loan: 1

2005 PONTIAC GRAND PRIX-V6

Trans.	Post	Transaction Description	Amount	Principal	Fin. Chg.	Balance
		Balance Forward				6,283.62
Jan 27		Payments (Late Fee 9.69) ONLINE ACH	-200.61	-56.64	134.28	6,226.98
Feb 23		Payments (Late Fee 9.69) MBR ONLINE CC PYMT	-193.88	-109.34	74.85	6,117.64
Mar 04		Payments Acct [REDACTED] 263 Ln 0002 Disbursal	-6,144.88	-6,117.64	27.24	0.00

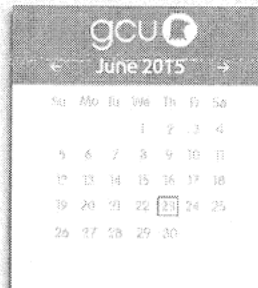
Loan Closed

Additional Account Information

Joint Owner(s) ADAM A ALLEN
Original Balance 7,000.00
Annual Percentage Rate 16.250%
Daily Periodic Rate .044520%

Mark your calendars!

Guardian Credit Union's
Annual Member Meeting is
June 23rd, 2016!



Call us to reserve your spot
414.546.7450

guardiancu.org



SAVE YOURSELF \$150

ON AVERAGE PER YEAR

BASED ON 26 TRANSACTIONS PER MONTH



ROUND-UP REWARDS

guardiancu.org

SHARE DRAFT RECONCILIATION

DRAFTS OUTSTANDING – NOT CHARGED TO ACCOUNT				MONTH _____ 20____
DRAFT NUMBER	AMOUNT	DRAFT NUMBER	AMOUNT	
				ENDING BALANCE SHOWN ON THIS STATEMENT \$ _____
				DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY) + \$ _____
				ADD + \$ _____
				+ \$ _____
				+ \$ _____
				+ \$ _____
				SUB-TOTAL \$ _____
				DRAFTS OUTSTANDING SUBTRACT – \$ _____
				BALANCE \$ _____
				NOTE: DIVIDENDS, IF ANY, THAT APPEAR AS A DEPOSIT ON THIS STATEMENT MUST ALSO BE ENTERED IN YOUR SHARE DRAFT REGISTER AS A DEPOSIT, IN ORDER TO BALANCE.
				THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR SHARE DRAFT STATEMENT.
TOTAL			\$ _____	

TAX AND GENERAL INFORMATION. RETAIN THIS STATEMENT FOR YOUR RECORDS.

Important information: This statement of account contains income tax reporting data, year to date interest and / or dividend. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

The amount of dividends received as shown on this statement is reportable as "Interest Earned" on your Income Tax Return.

SHARES ARE NOT TRANSFERABLE EXCEPT AS AUTHORIZED BY THE CREDIT UNION.

The "**Finance Charge**" is inclusive of all costs for the credit including what previously was termed "interest". It is computed at the time a payment is received by multiplying the loan balance by the number of days it has been outstanding by the periodic rate as shown on the face of the statement.

Loan Balance does not include "**Finance Charge**". "**Finance Charge**" due is computed by multiplying the loan balance by the periodic rate per day as shown on the statement and then multiplying the result by the number of days from the last loan transaction to the current date.

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

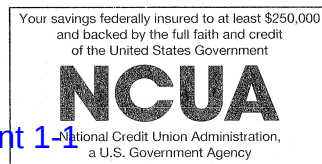
You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at the address shown on the front of this statement or call us at the telephone number shown as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1.) Tell us your name and account number.
- (2.) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3.) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.





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22617 / 2-2

397m

GUARDIAN CREDIT UNION

Member No.: XXXXXXXX263
Statement Period: 01/01/16 to 03/31/16
Page No.: 2 of 2

Loan: 1 - continued 2005 PONTIAC GRAND PRIX-V6

Trans.	Post	Transaction Description	Amount	Principal	Fin. Chg.	Balance
Jan 07		Ending balance subject to interest rate				-200.61
		3 Payment(s) =	6,539.37			
		Totals This Period				
		Total Interest Charged for This Period	236.37			
		Total Fees Charged for This Period	19.38			
		Totals Year to Date				
		Total Principal Paid in 2016	6,283.62			
		Total Interest Charged in 2016	236.37			
		Total Fees Charged in 2016	19.38			
		Total Late Charges Paid in 2016	19.38			
		2015 Information				
		Total Principal Paid in 2015	716.38			
		Total Interest Charged in 2015	694.62			
		Total Fees Charged in 2015	0.00			

Loan: 2 2005 PONTIAC GRAND PRIX-V6

Trans.	Post	Transaction Description	Amount	Principal	Fin. Chg.	Balance
		Balance Forward				0.00
Mar 04		New Loan	6,234.93	6,234.93		6,234.93
Mar 31		Loan Advance ST-LIFE/DIS/IU	16.65	16.65		6,251.58
Mar 31		Ending balance subject to interest rate				6,251.58
		Payment Information				
		Next Payment	195.27			
		Due Date	04/18/16			
		2 Advance(s) =	6,251.58			
		Totals This Period				
		Total Interest Charged for This Period	0.00			
		Total Fees Charged for This Period	16.65			
		Totals Year to Date				
		Total Principal Paid in 2016	0.00			
		Total Interest Charged in 2016	0.00			
		Total Fees Charged in 2016	16.65			
		Interest Paid	236.37			



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